

new way, a way of helping the city out," said Elizabeth Owens, a visitor from Nashville. "When I heard what happened to the church, I just had to come. It's a place I've always wanted to see for myself."

The night before, nearly 5,000 people had filled the sanctuary for the

water from the sanctuary. "It's truly a miracle that we could be open," Mr. Wegman said. Fire Department officials believe the fire was caused by faulty electrical wiring in the gift shop.

He added: "Last week, we didn't know when or where we would have

great metaphor," said Peter Swords, 66, who lives nearby and has been visiting the cathedral since he was a child. "The same selfless dedication that saved this church and helped to prepare it for Christmas is also what's helping America recover right now."

a hurricane hit the north many people's surprise. M through a hurricane befo Philadelphia newspaper were inky dark. The winds up everything in their path began to fly through the a hell were breaking loose i

Just as suddenly, thi kind of calm began to f appeared through some p soon, perhaps within 15 r pletely clear. Just as sudd began again. Skies on the cane's eye wall turned in swept up everything in ti pieces of roofs, of barns, wasn't tied down loose. newspaper reporter, thou those few moments of cal when all was calm and all have had a breakdown bef

Interesting in that mo man chose these words, bright," to describe the eye here on Christmas Eve 20 many of you know what it is to come to this service, fro from the storms and he Anyone who lives in this c indeed anyone who inhabit been through a storm. If y day, you remember, you v dark clouds, the pieces of b air, the sense that all hell tonight, all is calm, all is b

**St. Francis Xavier Ror
Park Slope, Brooklyn**

The Rev. Joseph Diele Sometimes I think wh story of God being born in h us. It's amazing to think tha us, it's a little distant. ...

Let's imagine ... whe Bethlehem from Nazaret people. It's crowded. Imagi They need to find an inn, imagine this church witho privacy. ... What they fin around it, animals help kee not an ideal birthing room, tine. But by blood and wat

**New York State Action Plan
Empire State Development
World Trade Center Disaster
Action Plan for New York Business Recovery
and Economic Revitalization**

Executive Summary

As Governor Pataki's designated lead agency for coordinating business recovery, Empire State Development (ESD) has worked with the New York City Economic Development Corp. (EDC), to develop the following Action Plan for the \$700 million appropriated to New York State through the U.S. Department of Housing and Urban Development (HUD). The funds are appropriated for economic recovery and revitalization, and assistance will be targeted to four types of businesses directly affected by or responding to the disaster:

1. Businesses located in lower Manhattan at the time of the disaster that have remained within lower Manhattan.
2. Businesses located in lower Manhattan at the time of the disaster that have temporarily relocated elsewhere because of the disaster.
3. New York City businesses that suffered significant economic dislocation because a major portion of their customers were located in lower Manhattan.
4. Businesses seeking to locate new operations and create new jobs in lower Manhattan. Assistance will enhance the cost-competitiveness of lower Manhattan location decisions, but will not pirate employment from other states.

National Objective

The activities contained in this Action Plan have been designed to meet community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the City of New York where other financial resources are not available to meet such needs.

ESD has identified the following areas of business assistance as key components of a comprehensive recovery and economic revitalization approach: small business assistance; job retention and attraction; business information; infrastructure rebuilding; and administration. Fund allocations to these components are:

Action Plan Categories	Allocation *
Small Business Assistance	\$371,000,000
Job Retention & Attraction Assistance	\$285,000,000
Business Information	\$5,000,000
Infrastructure Rebuilding	\$25,000,000
Administration	\$14,000,000
TOTAL FUND	\$700,000,000

*ESD reserves the right to reallocate funds among and within the above categories as needed to respond most effectively to the goals of economic revitalization, job retention and creation in New York City. Additional funding from future federal allocations will be required to meet program objectives described below.

Small Business Assistance - total allocation: \$371,000,000

1. **Bridge Loan Program** — ESD and EDC each committed funding for loan guarantees for banks and other community-based lenders offering bridge loans to businesses throughout New York City applying for SBA economic injury or physical disaster loans.
2. **Lower Manhattan Grant Program** — offers grants to small, non-retail businesses located in the restricted area of lower Manhattan, capped at \$10,000, and tied to approval of SBA loans.
3. **WTC Retail Recovery Grant Program** — currently offers three days lost business revenue, capped at \$10,000, to retail and personal service firms located in lower Manhattan (south of Houston Street) with fewer than 500 employees on September 11, and continuing in business in New York. Upon receipt of federal funds, grant caps will be increased to \$100,000 for all eligible firms, except that for firms located in damaged or destroyed buildings, the cap would be \$200,000.
4. **Non-Retail Recovery Grant Program** — will offer three days lost business revenue, capped at \$100,000, to any business with fewer than 500 employees, not eligible for the Retail Grant Program, located in lower Manhattan (South of Houston Street) on September 11, and continuing in business in New York. However, firms located in damaged or destroyed buildings will be eligible for grants of up to \$200,000.
5. **Business Recovery Loan Fund** — will provide funds for loans and loan guarantees to make low-cost financing available through ESD, EDC or private lenders, and may also capitalize micro-loan funds offered by not-for-profit community organizations.

Business Retention and Attraction — total allocation: \$285,000,000

- **Job Retention and Creation Grant and Loan Program** — will offer grants, loan guarantees and low cost loans to assist firms displaced from their workplace for at least one month, and to retain and attract new firms to lower Manhattan. The primary objectives are to retain and create jobs in lower Manhattan, to create demand for available office space, and encourage reconstruction of space that was damaged or destroyed by the attack. Assistance will be extended to all firms in damaged or destroyed buildings, and offered to other lower Manhattan firms based upon an assessment of need. Grants will offer increasing incentives to firms making larger workforce commitments, and to those relocating in lower Manhattan. Assisted companies will be required to maintain jobs in New York City for a minimum of five years. Firms making new commitments to locate in lower Manhattan will also be considered for assistance. The program hopes to attract and retain 59,000 workers.

Business Information — total allocation: \$5,000,000

- **Business Information Program** — will market the availability of WTC business assistance programs, in order to increase program awareness, effectiveness, and participation.

Infrastructure Rebuilding — total allocation: \$25,000,000

- **The Lower Manhattan Redevelopment Corporation (LMRC)** - Governor Pataki and Mayor Giuliani established the Lower Manhattan Redevelopment Corporation (LMRC)—an ESD subsidiary—as a Joint State-City redevelopment corporation. LMRC will oversee transportation and infrastructure improvements, construction and development of the areas affected by the attacks. In addition to working with ESD and EDC to achieve the economic revitalization goals detailed above, the Lower Manhattan Redevelopment Corporation will manage redevelopment of the destroyed World Trade/Financial Center complex including memorial, public and commercial spaces. LMRC will also coordinate development of transportation and communications infrastructure needed to complete the revitalization of lower Manhattan as the world financial center and business hub. Allocated funds will be used for initial planning and design efforts.

Administration — total allocation: up to \$14,000,000

- With the creation of the Lower Manhattan Redevelopment Corporation, New York State and New York City have established a vehicle for the City's recovery. This partnership has been confirmed by Mayor-Elect Bloomberg. ESD and EDC will continue to provide extensive personal services to impacted businesses through walk-in centers, hotline phone services, web sites and professional case management staff, and through contracted administrative services, coordinated through LMRC. This will include development of an integrated data base management system to ensure coordinated delivery of business services, offering businesses a more centralized approach to seeking assistance.
- HUD has authorized the use of up to 10% of total funds (\$70,000,000) for planning and administrative management costs. We anticipate allocating \$14,000,000 for administration. As noted above, \$25,000,000 will be allocated for planning. Any unspent administrative funds will be reallocated to program needs.

Action Plan Amendments

Adding or deleting an activity or changing the planned beneficiaries of an activity will constitute a substantial change. In the event of a substantial change, the State will prepare an amendment to the approved Action Plan which will be subject to the same citizen participation process required for the initial Action Plan.

Anti-Displacement and Relocation Assistance Plan

The activities contained in this Action Plan do not contemplate displacement. However, should the potential for displacement occur, the State will undertake the following steps and will abide by the requirements of 49CFR Part 24 and 24 CFR Part 570.496(c) and HUD Handbook 1378.

1. Maintain current data on the occupancy of residential units targeted for CDBG assistance — none currently planned.
2. Review all activities prior to implementation to determine the effect, if any, on occupied residential properties.
3. Include consideration of alternate solutions when it appears an assisted project will cause displacement, if implemented.
4. Require private individuals and businesses to consider other alternatives to displacement causing activities, if they are requesting CDBG assistance

Complete Text of the Action Plan

This is an Executive Summary of the World Trade Center Disaster Action Plan for New York Business Recovery & Economic Revitalization. The full text version of the plan is available to the public at:

- www.nylovesmailbiz.com
- Chatham Square and Jefferson Market regional branches of the New York Public Library *
- ESD's NYC Offices at 633 Third Avenue (Lobby) between 40th and 41st St. *
- ESD's Walk In Center at 110 Maiden Lane *
- Battery Park City Site Safety HD — One West Thames*
- Chinese Consolidated Benevolent Association, 62 Mott Street
- Fu Kien American Association, 125 Canal Street

* during normal business hours

Comment to the Action Plan

Comment must be received by January 11, 2002. Comments may be sent:

- by email to: wtrspendingplan@empire.state.ny.us
- by post to: Empire State Development / WTC Spending Plan / PO Box 4438 / Grand Central Station / New York, NY 10017

NEW YO

BUFFALO: BOXER TO CARRY OL'



weight l ed to be torchbea its way: Lake C: Olympic will acce on Dec. velt Squ

where fireworks will mark the rying the torch on New Year's said Mr. Mesl, who has a 21-0 as a heavyweight, "will mean ing the heavyweight box flame will continue bur today, when the torch Rhode Island on its 65-d 46 states and 125 cities.

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TRENTON: McGREEVEY'S

elect James E. McGree incentives to help reviv ered some South Jersey said that a \$181 million in distressed city was unaf budget shortfall. The C. McGreevey had pressur Legislature to abandon v \$20 million in annual deb scientists have said that i yet not sufficient for urb

NEWARK: INSURER TO DR

gle Insurance Company, risk drivers, will no longe nies. These customers wi the insurance giant A.I.G. ment of Banking and Ins of the state's biggest autr ing State Farm and A. Jersey, saying they cou lacked the flexibility to conditions because of hea insurers were forced by t rates by 15 percent in ti

